Closing Information

Date Issued

Closing Date

08/31/2022

Disbursement Date 08/31/2022

Settlement Agent

Real Estate Settlements & Escrow, LLC

File#

MD-51499-RESE

Property

1228 Stumpfs Road

Middle River, MD 21220

Sale Price

\$360,000.00

Transaction Information

Timothy A. Loxley, II and Rebecca Definbaugh

4900 Horse Hill Road

Baldwin, MD 21013

Seller Beverly Novotny and Richard Novotny

106 Willowoak Court

Warminster, PA 18974

Lender Meridian Bank

Summaries of Transactions

SELLER'S TRANSACTION M. Due to Seller at Closing \$362,812.64 31 Sale Price of Property \$360,000.00 32 Sale Price of Any Personal Property Included in Sale Adjustments for Items Paid by Seller in Advance City/Town Taxes County Taxes 08/15/2022 to 06/30/2023 \$2.812.64 Assessments 4.3

N. Due from Seller at Closing	\$362,812.64
3. Excess Deposit	ing the second of the second of
©2 Closing Costs Paid at Closing (J)	\$31,831.69
୍ର Existing Loan(s) Assumed or Taken Subject to	
Payoff of First Mortgage Loan to PHH Mortgage Serv	\$324,980.95
35 Payoff of Second Mortgage Loan to SLS Loan Servicin	\$6,000,00
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ିର Seller Credit	
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City/Town Tax	es			
County Taxes		 	* ****	
Assessments		 	* *******	

Calculation	
Total Due to Seller at Closing (M)	\$362,812.64
Total Due from Seller at Closing (N)	-\$362,812.64
Cash to Close X From To Seller	\$0.00

Contact Information	
Real Estate Broker (B)	
Name	Keller Williams Legacy Metropolitan
Address	4015 Foster Avenue Suite 300 Baltimore, MD 21224
ST License ID	581601
Contact	Steve Paxton
Contact ST License ID	
Email	stevecpaxton@gmail.com
Phone	(410) 245-6476
Real Estate Broker (S)	
Name	EXP Realty, LLC
Address	137 National Plaza Suite 300 Oxon Hill, MD 20745
ST License ID	519739
Contact	Teal Clise
Contact ST License ID	646248
Email	teal@tealclise.com
Phone	(888) 860-7369
Settlement Agency	
Name	Real Estate Settlements & Escrow, LLC
Address	6 Reservoir Circle Suite 203 Baltimore, MD 21208
ST License ID	2087421
Contact	Dawn Lesinski
Contact ST License ID	
Email	dawn@resetitle.com
Phone	(443) 940-0552
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Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at

www.consumerfinance.gov/mortgage-closing

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Closing Cost Details elf Doc 80 Filed 08/23/22 Entered 08/23/22 09:16:19 Desc Main

	Document	Page 3 of 5	1000 to the second
LOAN COSTS A. Origination Charges			Seller Paid At Closing Before Closir
21.0% of Loan Amount (Points)			
92.			
Andrew Commission Comm	the contraction of a management same		
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3. Services Borrower Did Not Shop For.			

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Recording Fees Deed: \$60.00 Mortgage: \$60.00 Recordation Tax (County Deed Taxes) to Baltimore County Deed Taxes) to Baltimore County Deed Taxes) to Clerk of the Circ	inty MD		\$1,800.00 \$5,070.00 \$200.00
Recordation Tax (County Deed Taxes) to Baltimore Transfer Tax (County Deed Taxes) to Baltimore Cou Transfer Tax (State Deed Taxes) to Clerk of the Circ Prepaids	inty MD		
Recording Fees Deed: \$60.00 Mortgage: \$60.00 Recordation Tax (County Deed Taxes) to Baltimore County Deed Taxes) to Baltimore County Deed Taxes) to Baltimore County Deed Taxes) to Clerk of the Circ Prepaids Homeowner's Insurance Premium to Travelers	inty MD		\$5,070.00
Recording Fees Deed: \$60.00 Mortgage: \$60.00 Recordation Tax (County Deed Taxes) to Baltimore Transfer Tax (County Deed Taxes) to Baltimore County Deed Taxes) to Clerk of the Circ Prepaids Homeowner's Insurance Premium to Travelers Mortgage Insurance Premium Prepaid Interest	inty MD		\$5,070.00
Recording Fees Deed: \$60.00 Mortgage: \$60.00 Recordation Tax (County Deed Taxes) to Baltimore Transfer Tax (County Deed Taxes) to Baltimore Cou Transfer Tax (State Deed Taxes) to Clerk of the Circ	inty MD		\$5,070.00
Recording Fees Deed: \$60.00 Mortgage: \$60.00 Recordation Tax (County Deed Taxes) to Baltimore Transfer Tax (County Deed Taxes) to Baltimore County Transfer Tax (State Deed Taxes) to Clerk of the Circ Prepaids Homeowner's Insurance Premium to Travelers Mortgage Insurance Premium Prepaid Interest Property Taxes Initial Escrow Payment at Closing	inty MD		\$5,070.00
Recording Fees Deed: \$60.00 Mortgage: \$60.00 Recordation Tax (County Deed Taxes) to Baltimore Transfer Tax (County Deed Taxes) to Baltimore County Deed Taxes) to Clerk of the Circle Transfer Tax (State Deed Taxes) to Clerk of the Circle Transfer Tax (State Deed Taxes) to Clerk of the Circle Transfer Tax (State Deed Taxes) to Clerk of the Circle Transfer Tax (State Deed Taxes) to Clerk of the Circle Transfer Tax (State Deed Taxes) to Clerk of the Circle Transfer Taxes Transfer Taxes Initial Escrow Payment at Closing Homeowner's insurance	inty MD		\$5,070.00
Recording Fees Deed: \$60.00 Mortgage: \$60.00 Recordation Tax (County Deed Taxes) to Baltimore Transfer Tax (County Deed Taxes) to Baltimore County Deed Taxes) to Clerk of the Circle Transfer Tax (State Deed Taxes) to Clerk of the Circle Prepaids Homeowner's Insurance Premium to Travelers Mortgage Insurance Premium Prepaid Interest Property Taxes Initial Escrow Payment at Closing Homeowner's insurance Mortgage insurance Mortgage insurance	inty MD		\$5,070.00
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Recording Fees Deed: \$60.00 Mortgage: \$60.00 Recordation Tax (County Deed Taxes) to Baltimore Transfer Tax (County Deed Taxes) to Baltimore Countransfer Tax (State Deed Taxes) to Clerk of the Circ Prepaids Homeowner's Insurance Premium to Travelers Mortgage Insurance Premium Prepaid Interest Property Taxes Initial Escrow Payment at Closing Homeowner's insurance Mortgage insurance Property taxes Other Coordination/Closing Fee to Atlas Loss Mitigation Listing Agent Commission to EXP Realty, LLC	inty MD		\$5,070.00 \$900.00 \$2,000.00
Recording Fees Deed: \$60.00 Mortgage: \$60.00 Recordation Tax (County Deed Taxes) to Baltimore Transfer Tax (County Deed Taxes) to Baltimore County Transfer Tax (State Deed Taxes) to Clerk of the Circ Prepaids Homeowner's Insurance Premium to Travelers Mortgage Insurance Premium Prepaid Interest Property Taxes Initial Escrow Payment at Closing Homeowner's insurance Mortgage insurance Property taxes Other Coordination/Closing Fee to Atlas Loss Mitigation Listing Agent Commission to EXP Realty, LLC Non Tax Lien to Baltimore County, MD	Inty MD cuit Court		\$2,000.00 \$2,000.00 \$12,600.00
Recording Fees Deed: \$60.00 Mortgage: \$60.00 Recordation Tax (County Deed Taxes) to Baltimore Transfer Tax (County Deed Taxes) to Baltimore County Transfer Tax (State Deed Taxes) to Clerk of the Circ Prepaids Homeowner's Insurance Premium to Travelers Mortgage Insurance Premium Prepaid Interest Property Taxes Initial Escrow Payment at Closing Homeowner's insurance Mortgage insurance Property taxes Other Coordination/Closing Fee to Atlas Loss Mitigation Listing Agent Commission to EXP Realty, LLC Non Tax Lien to Baltimore County, MD Selling Agent Commission to Keller Williams Legacy	Inty MD Suit Court		\$2,000.00 \$2,000.00 \$12,600.00 \$211.69 \$9,000.00
Recording Fees Deed: \$60.00 Mortgage: \$60.00 Recordation Tax (County Deed Taxes) to Baltimore Transfer Tax (County Deed Taxes) to Baltimore County Deed Taxes) to Baltimore County Deed Taxes) to Clerk of the Circ Prepaids Homeowner's Insurance Premium to Travelers Mortgage Insurance Premium Prepaid Interest Property Taxes Initial Escrow Payment at Closing Homeowner's insurance Mortgage insurance Property taxes Other Coordination/Closing Fee to Atlas Loss Mitigation Listing Agent Commission to EXP Realty, LLC Non Tax Lien to Baltimore County, MD	Inty MD Suit Court		\$2,000.00 \$2,000.00 \$12,600.00 \$211.69
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Confirm Receipt		Document P	Page 5 of 5	

Beverly Novotny	Date
Richard Novotny	Date